

Certificate Number: 03621-PAE-DE-027862981

Bankruptcy Case Number: 16-12631



03621-PAE-DE-027862981

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 4, 2016, at 10:11 o'clock PM EDT, William Ortiz completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 5, 2016 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor